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SENATE BILL

No. 1607

Introduced by Senator Figueroa
(Principal coauthor: Senator Johnson)
(Coauthors: Senators Johannessen, *Morrow*, Murray, Ortiz,
***Schiff*, Solis, and Speier)**
(Coauthors: Assembly Members Alquist, Aroner, Havice,
Honda, Keeley, Leach, *Lempert*, and Longville)

February 22, 2000

An act to amend Sections 1785.10, 1785.15, and 1785.16 of,
and to add ~~Section~~ *Sections 1785.15.1, 1785.15.2, and 1785.20.2*
to, the Civil Code, relating to consumer credit.

LEGISLATIVE COUNSEL'S DIGEST

SB 1607, as amended, Figueroa. Consumer credit
reporting agencies.

Existing law governs the collection and disclosure of
consumer credit reports. A consumer credit reporting agency
must disclose the recipients of any consumer credit report
regarding a consumer which the agency has furnished under
specified circumstances. A consumer credit reporting agency
must also make specified disclosures of, or provide notice
regarding, information contained in a consumer credit report
upon request of the consumer.

This bill would require a consumer credit reporting agency
to disclose specified information, including *the consumer's*

credit score and an explanation of the credit—scores score and the reason codes, if a credit score was furnished to a recipient of a credit report and, upon the consumer's request for a credit score and as part of the information provided in response to a request for a credit file. This bill would permit a consumer credit reporting agency to charge a reasonable fee, not to exceed \$4, for providing credit score information. This bill would also require a person using a credit score in connection with a loan secured by residential real property to provide to a consumer a copy of those same disclosures required above along with a specified notice to the loan applicant. This bill would provide that the user of the credit score is not obliged to explain the information provided, except as specified. The bill would also delete the requirement that the consumer make a request before consumer credit reporting agencies make specified disclosures of, or provide notice regarding, information contained in a consumer credit report. This bill would further provide that any contractual provisions contrary to specified consumer rights are void. The bill would also make related changes.

Vote: majority. Appropriation: no. Fiscal committee: no. State-mandated local program: no.

The people of the State of California do enact as follows:

1 SECTION 1. Section 1785.10 of the Civil Code is
2 amended to read:
3 1785.10. (a) Every consumer credit reporting
4 agency shall, upon request and proper identification of
5 any consumer, allow the consumer to visually inspect all
6 files maintained regarding that consumer at the time of
7 the request.
8 (b) Every consumer reporting agency, upon contact
9 by a consumer by telephone, mail, or in person regarding
10 information which may be contained in the agency files
11 regarding that consumer, shall promptly advise the
12 consumer of his or her rights under Sections 1785.19 and
13 1785.19.5, and of the obligation of the agency to provide
14 disclosure of the files in person, by mail, or by telephone



1 pursuant to Section 1785.15, including the obligation of
2 the agency to provide a decoded written version of the
3 file or a written copy of the file with an explanation of any
4 code, including any credit score, or reason code as
5 defined in ~~subdivision (g)~~ *Section 1785.15.1*, used, if the
6 consumer so requests that copy. The disclosure shall be
7 provided in the manner selected by the consumer,
8 chosen from among any reasonable means available to
9 the consumer credit reporting agency.

10 The agency shall determine the applicability of
11 subdivision (1) of Section 1785.17 and, where applicable,
12 the agency shall inform the consumer of the rights under
13 that section.

14 (c) All information on a consumer in the files of a
15 consumer credit reporting agency at the time of a request
16 for inspection under subdivision (a), shall be available for
17 inspection, including the names and addresses of the
18 sources of information.

19 (d) (1) The consumer credit reporting agency shall
20 also disclose the recipients of any consumer credit report
21 on the consumer which the consumer credit reporting
22 agency has furnished:

23 (A) For employment purposes within the two-year
24 period preceding the request.

25 (B) For any other purpose within the 12-month period
26 preceding the request.

27 (2) ~~(A)~~ Disclosure of recipients of consumer credit
28 reports for purposes of this subdivision shall include the
29 name of the recipient or, if applicable, the fictitious
30 business name under which the recipient does business
31 disclosed in full. The identification shall also include the
32 address of the recipient.

33 ~~(B) If a credit score was furnished, the disclosure shall~~
34 ~~include:~~

35 ~~(i) All of the consumer's credit scores obtained in~~
36 ~~connection with the loan application.~~

37 ~~(ii) The range of possible credit scores.~~

38 ~~(iii) Any reason codes as defined in subdivision (g).~~

~~(iv) The key factors that affected the credit score in the model used, including any reason code generated with respect to that credit score.~~

~~(v) An explanation of the credit score and reason codes.~~

~~(vi) The date each credit score and reason code was created.~~

~~(vii) The name of the person or entity that provided the credit score or credit file upon which the credit score was based.~~

~~(viii) The sources of credit repository information used.~~

(e) The consumer credit reporting agency shall also disclose a record of all inquiries received by the agency in the 12-month period preceding the request that identified the consumer in connection with a credit transaction which is not initiated by the consumer. This record of inquiries shall include the name of each recipient making an inquiry.

~~(f) For the purposes of this section, “credit score” means a statistical tool used to predict the likelihood of a consumer paying back a loan. The numerical value or categorization and the methodology or modeling system designed for this analysis may also be referred to as a “risk predictor” or “risk score.”~~

~~(g) For purposes of this section, “reason code” means any explanation of the uses, results, or impacts of the credit score, a list of the credit-related information used to determine the credit score, and any related information used in connection with the determination of the credit scores.~~

SEC. 2. Section 1785.15 of the Civil Code is amended to read:

1785.15. (a) A consumer credit reporting agency shall supply files and information required under Section 1785.10 during normal business hours and on reasonable notice. In addition to the disclosure provided by this chapter and any disclosures received by the consumer, the consumer has the right to request and receive all of the following:

(1) Either a decoded written version of the file or a written copy of the file, including all information in the file at the time of the request, with an explanation of any code used.

~~(2) Any credit score or reason code generated, transmitted, or stored by the credit reporting agency. A credit score for the consumer, the reason codes, and the related information as required by Section 1785.15.1.~~

(3) A record of all inquiries, by recipient, which result in the provision of information concerning the consumer in connection with a credit transaction that is not initiated by the consumer and which were received by the consumer credit reporting agency in the 12-month period immediately preceding the request for disclosure under this section.

(4) The recipients, including end users specified in Section 1785.22, of any consumer credit report on the consumer which the consumer credit reporting agency has furnished:

(A) For employment purposes within the two-year period preceding the request.

(B) For any other purpose within the 12-month period preceding the request.

Identification for purposes of this paragraph shall include the name of the recipient or, if applicable, the fictitious business name under which the recipient does business disclosed in full. The identification shall also include the address of the recipient.

(b) Files maintained on a consumer shall be disclosed promptly as follows:

(1) In person, at the location where the consumer credit reporting agency maintains the trained personnel required by subdivision (d), if he or she appears in person and furnishes proper identification.

(2) By mail, if the consumer makes a written request with proper identification for a copy of the file or a decoded written version of that file to be sent to the consumer at a specified address. A disclosure pursuant to this paragraph shall be deposited in the United States mail, postage prepaid, within five business days after the

1 consumer's written request for the disclosure is received
2 by the consumer credit reporting agency. Consumer
3 credit reporting agencies complying with requests for
4 mailings under this section shall not be liable for
5 disclosures to third parties caused by mishandling of mail
6 after the mailings leave the consumer reporting agencies.

7 (3) A summary of all information contained in files on
8 a consumer and required to be provided by Section
9 1785.10 shall be provided by telephone, if the consumer
10 has made a written request, with proper identification for
11 telephone disclosure.

12 (4) Information in a consumer's file required to be
13 provided in writing under this section may also be
14 disclosed in another form if authorized by the consumer
15 and if available from the consumer credit reporting
16 agency. For this purpose a consumer may request
17 disclosure in person pursuant to Section 1785.10, by
18 telephone upon disclosure of proper identification by the
19 consumer, by electronic means if available from the
20 consumer credit reporting agency, or by any other
21 reasonable means that is available from the consumer
22 credit reporting agency.

23 (c) "Proper identification," as used in subdivision (b)
24 means that information generally deemed sufficient to
25 identify a person. Only if the consumer is unable to
26 reasonably identify himself or herself with the
27 information described above, may a consumer credit
28 reporting agency require additional information
29 concerning the consumer's employment and personal or
30 family history in order to verify his or her identity.

31 (d) The consumer credit reporting agency shall
32 provide trained personnel to explain to the consumer any
33 information furnished him or her pursuant to Section
34 1785.10.

35 (e) The consumer shall be permitted to be
36 accompanied by one other person of his or her choosing,
37 who shall furnish reasonable identification. A consumer
38 credit reporting agency may require the consumer to
39 furnish a written statement granting permission to the

1 consumer credit reporting agency to discuss the
2 consumer's file in that person's presence.

3 (f) Any written disclosure by a consumer credit
4 reporting agency to any consumer pursuant to this
5 section shall include a written summary of all rights the
6 consumer has under this title and in the case of a
7 consumer credit reporting agency which compiles and
8 maintains consumer credit reports on a nationwide basis,
9 a toll-free telephone number which the consumer can use
10 to communicate with the consumer credit reporting
11 agency. The written summary of rights required under
12 this subdivision is sufficient if in substantially the
13 following form:

14 "You have a right to obtain a copy of your credit file
15 from a consumer credit reporting agency. You may be
16 charged a reasonable fee not exceeding eight dollars (\$8).
17 There is no fee, however, if you have been turned down
18 for credit, employment, insurance, or a rental dwelling
19 because of information in your credit report within the
20 preceding 60 days. The consumer credit reporting agency
21 must provide someone to help you interpret the
22 information in your credit file.

23 You have a right to dispute inaccurate information by
24 contacting the consumer credit reporting agency
25 directly. However, neither you nor any credit repair
26 company or credit service organization has the right to
27 have accurate, current, and verifiable information
28 removed from your credit report. Under the Federal Fair
29 Credit Reporting Act, the consumer credit reporting
30 agency must remove accurate, negative information
31 from your report only if it is over seven years old.
32 Bankruptcy information can be reported for 10 years.

33 If you have notified a credit reporting agency in writing
34 that you dispute the accuracy of information in your file,
35 the consumer credit reporting agency must then, within
36 30 business days, reinvestigate and modify or remove
37 inaccurate information. The consumer credit reporting
38 agency may not charge a fee for this service. Any
39 pertinent information and copies of all documents you

1 have concerning an error should be given to the
2 consumer credit reporting agency.

3 If reinvestigation does not resolve the dispute to your
4 satisfaction, you may send a brief statement to the
5 consumer credit reporting agency to keep in your file,
6 explaining why you think the record is inaccurate. The
7 consumer credit reporting agency must include your
8 statement about disputed information in a report it issues
9 about you.

10 You have a right to receive a record of all inquiries
11 relating to a credit transaction initiated in—~~six~~ 12 months
12 preceding your request. This record shall include the
13 recipients of any consumer credit report.

14 You may request in writing that the information
15 contained in your file not be provided to a third party for
16 marketing purposes.

17 You have a right to bring civil action against anyone,
18 including a consumer credit reporting agency, who
19 improperly obtains access to a file, knowingly or willfully
20 misuses file data, or fails to correct inaccurate file data.”

21 SEC. 3. *Section 1785.15.1 is added to the Civil Code,*
22 *to read:*

23 *1785.15.1. (a) Upon the consumer’s request for a*
24 *credit score, and as part of the information provided in*
25 *response to a consumer’s request for a credit file, a*
26 *consumer credit reporting agency shall supply to a*
27 *consumer all of the following:*

28 *(1) The consumer’s current credit score or the*
29 *consumer’s most recent credit score that was previously*
30 *calculated by the credit reporting agency.*

31 *(2) The range of possible credit scores under the*
32 *model used.*

33 *(3) Not less than four key factors that adversely*
34 *affected the consumer’s credit score, including any*
35 *reason code generated with respect to that credit score.*

36 *(4) An explanation of the credit score and reason*
37 *codes.*

38 *(5) The date the credit score was created.*

1 (6) *The name of the person or entity that provided the*
2 *credit score or credit file upon which the credit score was*
3 *created.*

4 (b) *For the purposes of this section, “credit score”*
5 *means a statistical tool used to predict the likelihood of*
6 *default on a loan. The numerical value or categorization*
7 *and the methodology or modeling system designed for*
8 *this analysis may also be referred to as a “risk predictor”*
9 *or “risk score” and for the purposes of this section are*
10 *included within the term “credit score.” “Credit score”*
11 *does not include other elements of the underwriting*
12 *process or underwriting decision.*

13 (c) *For the purposes of this section, “reason code”*
14 *means any explanation of the uses, results, or impacts of*
15 *the credit score, and any related information used in*
16 *connection with the determination of a credit score.*

17 (d) *The information required by this section shall be*
18 *provided in the same manner as the information*
19 *described in Section 1785.15.*

20 SEC. 4. *Section 1785.15.2 is added to the Civil Code,*
21 *to read:*

22 1785.15.2. (a) *In complying with Section 1785.15.1, a*
23 *consumer credit reporting agency shall supply the*
24 *consumer with a credit score that is derived from a credit*
25 *scoring model that is widely used by that consumer*
26 *reporting agency in connection with residential real*
27 *property loans.*

28 (b) *A consumer credit reporting agency may charge*
29 *a reasonable fee, not to exceed four dollars (\$4), for*
30 *providing the information required under Section*
31 *1785.15.1.*

32 SEC. 5. *Section 1785.16 of the Civil Code is amended*
33 *to read:*

34 1785.16. (a) *If the completeness or accuracy of any*
35 *item of information contained in his or her file is disputed*
36 *by a consumer, and the dispute is conveyed directly to the*
37 *consumer credit reporting agency by the consumer or*
38 *user on behalf of the consumer, the consumer credit*
39 *reporting agency shall within a reasonable period of time*
40 *and without charge, reinvestigate and record the current*

1 status of the disputed information before the end of the
2 30-business-day period beginning on the date the agency
3 receives notice of the dispute from the consumer or user,
4 unless the consumer credit reporting agency has
5 reasonable grounds to believe and determines that the
6 dispute by the consumer is frivolous or irrelevant,
7 including by reason of a failure of the consumer to
8 provide sufficient information, as requested by the
9 consumer credit reporting agency, to investigate the
10 dispute. Unless the consumer credit reporting agency
11 determines that the dispute is frivolous or irrelevant,
12 before the end of the five-business-day period beginning
13 on the date the consumer credit reporting agency
14 receives notice of dispute under this section, the agency
15 shall notify any person who provided information in
16 dispute at the address and in the manner specified by the
17 person. A consumer credit reporting agency may require
18 that disputes by consumers be in writing.

19 (b) In conducting that reinvestigation the consumer
20 credit reporting agency shall review and consider all
21 relevant information submitted by the consumer with
22 respect to the disputed item of information. If the
23 consumer credit reporting agency determines that the
24 dispute is frivolous or irrelevant, it shall notify the
25 consumer by mail or, if authorized by the consumer for
26 that purpose, by any other means available to the
27 consumer credit reporting agency, within five business
28 days after that determination is made that it is
29 terminating its reinvestigation of the item of information.
30 In this notification, the consumer credit reporting agency
31 shall state the specific reasons why it has determined that
32 the consumer's dispute is frivolous or irrelevant. If the
33 disputed item of information is found to be inaccurate,
34 missing, or can no longer be verified by the evidence
35 submitted, the consumer credit reporting agency shall
36 promptly add, correct, or delete that information from
37 the consumer's file.

38 (c) No information may be reinserted in a consumer's
39 file after having been deleted pursuant to this section
40 unless the person who furnished the information certifies

1 that the information is accurate. If any information
 2 deleted from a consumer's file is reinserted in the file, the
 3 consumer credit reporting agency shall promptly notify
 4 the consumer of the reinsertion in writing or, if
 5 authorized by the consumer for that purpose, by any
 6 other means available to the consumer credit reporting
 7 agency. As part of, or in addition to, this notice the
 8 consumer credit reporting agency shall, within five
 9 business days of reinserting the information, provide the
 10 consumer in writing (1) a statement that the disputed
 11 information has been reinserted, (2) a notice that the
 12 agency will provide to the consumer, within 15 days
 13 following a request, the name, address, and telephone
 14 number of any furnisher of information contacted or
 15 which contacted the consumer credit reporting agency in
 16 connection with the reinsertion, (3) the toll-free
 17 telephone number of the consumer credit reporting
 18 agency that the consumer can use to obtain this name,
 19 address, and telephone number, and (4) a notice that the
 20 consumer has the right to a reinvestigation of the
 21 information reinserted by the consumer credit reporting
 22 agency and to add a statement to his or her file disputing
 23 the accuracy or completeness of the information.

24 (d) A consumer credit reporting agency shall provide
 25 written notice to the consumer of the results of any
 26 reinvestigation under this subdivision, within five days of
 27 completion of the reinvestigation. The notice shall
 28 include (1) a statement that the reinvestigation is
 29 completed, (2) a consumer credit report that is based on
 30 the consumer's file as that file is revised as a result of the
 31 reinvestigation, (3) a description or indication of any
 32 changes made in the consumer credit report as a result of
 33 those revisions to the consumer's file and a description of
 34 any changes made or sought by the consumer that were
 35 not made and an explanation why they were not made,
 36 (4) a notice that, if requested by the consumer, a
 37 description of the procedure used to determine the
 38 accuracy and completeness of the information shall be
 39 provided to the consumer by the consumer credit
 40 reporting agency, including the name, business address,

1 and telephone number of any furnisher of information
2 contacted in connection with that information, (5) a
3 notice that the consumer has the right to add a statement
4 to the consumer's file disputing the accuracy or
5 completeness of the information, (6) a notice that the
6 consumer has the right to request that the consumer
7 credit reporting agency furnish notifications under
8 subdivision (h), (7) a notice that the dispute will remain
9 on file with the agency as long as the credit information
10 is used, and (8) a statement about the details of the
11 dispute will be furnished to any recipient as long as the
12 credit information is retained in the agency's data base.
13 A consumer credit reporting agency shall provide the
14 notice pursuant to this subdivision respecting the
15 procedure used to determine the accuracy and
16 completeness of information, not later than 15 days after
17 receiving a request from the consumer.

18 (e) The presence of information in the consumer's file
19 that contradicts the contention of the consumer shall not,
20 in and of itself, constitute reasonable grounds for
21 believing the dispute is frivolous or irrelevant.

22 (f) If the consumer credit reporting agency
23 determines that the dispute is frivolous or irrelevant, or
24 if the reinvestigation does not resolve the dispute, or if the
25 information is reinserted into the consumer's file
26 pursuant to subdivision (c), the consumer may file a brief
27 statement setting forth the nature of the dispute. The
28 consumer credit reporting agency may limit these
29 statements to not more than 100 words if it provides the
30 consumer with assistance in writing a clear summary of
31 the dispute.

32 (g) Whenever a statement of dispute is filed, the
33 consumer credit reporting agency shall, in any
34 subsequent consumer credit report containing the
35 information in question, clearly note that the information
36 is disputed by the consumer and shall include in the
37 report either the consumer's statement or a clear and
38 accurate summary thereof.

39 (h) Following the deletion of information from a
40 consumer's file pursuant to this section, or following the

1 filing of a statement of dispute pursuant to subdivision (f),
 2 the consumer credit reporting agency, at the request of
 3 the consumer, shall furnish notification that the item of
 4 information has been deleted or that the item of
 5 information is disputed. In the case of disputed
 6 information, the notification shall include the statement
 7 or summary of the dispute filed pursuant to subdivision
 8 (f). This notification shall be furnished to any person who
 9 has, within two years prior to the deletion or the filing of
 10 the dispute, received a consumer credit report
 11 concerning the consumer for employment purposes, or
 12 who has, within 12 months of the deletion or the filing of
 13 the dispute, received a consumer credit report
 14 concerning the consumer for any other purpose, if these
 15 consumer credit reports contained the deleted or
 16 disputed information. The consumer credit reporting
 17 agency shall clearly and conspicuously disclose to the
 18 consumer his or her rights to make a request for this
 19 notification. The disclosure shall be made at or prior to
 20 the time the information is deleted pursuant to this
 21 section or the consumer's statement regarding the
 22 disputed information is received pursuant to subdivision
 23 (f).

24 (i) A consumer credit reporting agency shall prevent
 25 the reappearance in a consumer's file and in consumer
 26 credit reports of information that has been deleted
 27 pursuant to this section and not reinserted pursuant to
 28 subdivision (c).

29 (j) If the consumer's dispute is resolved by deletion of
 30 the disputed information within three business days,
 31 beginning with the day the consumer credit reporting
 32 agency receives notice of the dispute in accordance with
 33 subdivision (a), and provided that verification thereof is
 34 provided to the consumer in writing within five business
 35 days following the deletion, then the consumer credit
 36 reporting agency shall be exempt from requirements for
 37 further action under subdivisions (d), (f), and (g).

38 (k) If a consumer submits to a credit reporting agency
 39 a copy of a valid police report filed pursuant to Section
 40 530.5 of the Penal Code, the consumer credit reporting

1 agency shall promptly and permanently block reporting
2 any information that the consumer alleges appears on his
3 or her credit report as a result of a violation of Section
4 530.5 of the Penal Code so that the information cannot be
5 reported. The consumer credit reporting agency shall
6 promptly notify the furnisher of the information that the
7 information has been so blocked. Furnishers of
8 information and consumer credit reporting agencies shall
9 ensure that information is unblocked only upon a
10 preponderance of the evidence establishing the facts
11 required under paragraph (1), (2), or (3). The
12 permanently blocked information shall be unblocked
13 only if: (1) the information was blocked due to fraud, or
14 (2) the consumer agrees that the blocked information, or
15 portions of the blocked information, were blocked in
16 error, or (3) the consumer knowingly obtained possession
17 of goods, services, or moneys as a result of the blocked
18 transaction or transactions or the consumer should have
19 known that he or she obtained possession of goods,
20 services, or moneys as a result of the blocked transaction
21 or transactions. If blocked information is unblocked
22 pursuant to this subdivision, the consumer shall be
23 promptly notified in the same manner as consumers are
24 notified of the reinsertion of information pursuant to
25 subdivision (c). The prior presence of the blocked
26 information in the consumer credit reporting agency's
27 file on the consumer is not evidence of whether the
28 consumer knew or should have known that he or she
29 obtained possession of any goods, services, or moneys. For
30 the purposes of this subdivision, fraud may be
31 demonstrated by circumstantial evidence. In unblocking
32 information pursuant to this subdivision, furnishers and
33 consumer credit reporting agencies shall be subject to
34 their respective requirements pursuant to this title
35 regarding the completeness and accuracy of information.

36 (l) Any provision in a contract that is contrary to the
37 rights of a consumer as prescribed by this section is void.

38 ~~SEC. 4.~~

39 SEC. 6. Section 1785.20.2 is added to the Civil Code,
40 to read:

1 1785.20.2. (a) Any person who uses a consumer
2 credit score *as defined in Section 1785.15.1* in connection
3 with a loan secured by residential real property shall
4 provide the following to the consumer as soon as
5 reasonably practicable:

6 (1) A copy of the information provided for in
7 ~~subparagraph (B) of paragraph (2) of subdivision (d) of~~
8 ~~Section 1785.10.~~ *Section 1785.15.1 that was obtained from*
9 *a credit reporting agency or was developed by the user*
10 *of the information.*

11 (2) A copy of the following notice, which shall include
12 the name, address, and telephone number of any credit
13 bureau providing a credit score for the consumer:

14
15 NOTICE TO THE HOME LOAN APPLICANT
16

17 In connection with your application for a home loan,
18 the lender must disclose to you credit information about
19 you that a credit bureau or the lender has developed
20 *including any credit scores.*

21 ~~As part of this disclosure, you are to receive your “credit~~
22 ~~score” or “risk score,” the date of the score, the range of~~
23 ~~scores, a copy of your credit report, an explanation of the~~
24 ~~credit scores and reason codes, and a list of the key factors~~
25 ~~that affected the credit score. This score is a computer~~

26 *The credit score is a computer generated summary*
27 *based on information a credit bureau or lender has on file.*
28 *The scores are based on data about your credit history and*
29 *payment patterns. Credit scores are important because*
30 *they are used to assist the lender in determining whether*
31 *you will get a mortgage to buy a home. They may also be*
32 *used to determine what interest rate you may be offered*
33 *on the mortgage. Credit scores can change over time.*

34 It is important that you review the credit related
35 information that is being furnished to make sure it is
36 accurate. Credit records may vary from one company to
37 another.

38 If you have questions about your credit score or the
39 credit information that is furnished to you, contact the
40 credit bureau at the address and telephone number

1 provided with this notice, or contact the lender, if the
2 lender developed or generated the credit score. *The*
3 *credit bureau plays no part in the decision to take any*
4 *action on the loan application and is unable to provide*
5 *with specific reasons for our decision on a loan*
6 *application.*

7 If you have questions concerning the terms of the loan,
8 contact the lender.

9 (b) This section shall not obligate the user of a credit
10 score to explain the information provided for in
11 subparagraph (B) of paragraph (2) of subdivision (d) of
12 Section 1785.10, unless that information was developed or
13 generated by the user.

